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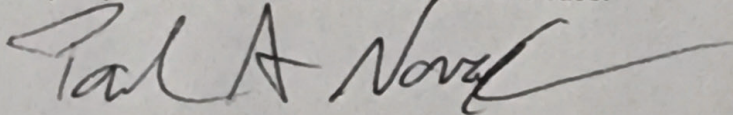
U.S. Bankruptcy Court For The Western District of Pennsylvania CASE No. 23-22788-JAD

I, Paul Novak, can assure the courts that my filing of bankruptcy has been in good faith and with honest intention. I can and will adhere to the payment plan for Chapter 13 that I have submitted to the courts.

I have had multiple setbacks financially, that I sincerely believe to be behind me, and also a life threatening illness that struck my wife and has affected my family greatly. Going forward we will have the means to stay on track and complete the plan.

This biggest setback this past year has been my wife being diagnosed with breast cancer. This required her to go on temporary disability while undergoing major surgery (bilateral mastectomy), chemo treatment infusions and also recovery. We relied heavily on her income and her disability insurance only covered 50% of her wages for 26 weeks, resulting in her having several weeks with no income. She is currently back to work full time as she is done with her treatment and 100% cancer free. She will only need to be tested and monitored going forward. This past case that was dismissed for non-payment of filing fees was an error on my part. I paid the installments but paid them through the online system instead of calling in to pay over the phone.

I respectfully request that this court not dismiss this case.

A handwritten signature in black ink, appearing to read "Paul A. Novak", with a long horizontal flourish extending to the right.

January 18, 2024